

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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|---------------|-------------------------|-------------------|------|
| Appl. No.: | 10/085,937 | Confirmation No.: | 4374 |
| Applicant(s): | Hyypa et al. | | |
| Filed: | February 28, 2002 | | |
| Art Unit: | 2687 | | |
| Examiner: | Doan, Phuoc Huu | | |
| Title: | ELECTRONIC TRANSACTIONS | | |
| Docket No.: | 042933/302191 | | |
| Customer No.: | 00826 | | |

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

REPLY
37 C.F.R. §§ 1.111

Sir:

In response to the Office Action dated June 2, 2006, please consider the following remarks/arguments:

Remarks/Arguments in Response to the Office Action begin on page 2 of this paper.